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family economics. review

Consumer and Food Economics Research Division
Agricultural Research Service

UNITED STATES DEPARTMENT OF AGRICULTURE

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Family Economics Review is a quarterly report on research of the Consumer and Food Economics Research Division and on information from other sources relating to economic aspects of family living. It is prepared primarily for home economics agents and home economics specialists of the Cooperative Extension Service.

Consumer and Food Economics Research Division
U.S. Department of Agriculture
Federal Center Building No. 1
Hyattsville, Maryland 20782

FABRIC FLAMMABILITY ^{1/}

In recent years, recognition has been given to the hazard of flammable drapes and other furnishings in places of public assembly. Various municipalities, spurred on by such tragedies as the Boston Cocoanut Grove fire in 1942, enacted ordinances controlling the burning characteristics of fabrics used in theaters, restaurants, and so forth. It was not until 1946, however, that any attempt was made through legislation to control the flammability of apparel fabrics. In that year, the State of California passed legislation banning any fabric that was "more flammable than cotton in its natural state."

This California legislation was impossible to enforce, but it demonstrated a growing interest by government in the possibility of controlling burn injuries by legislation directed at fabric properties. It also alerted the industry to the possible difficulties arising from a multiplicity of State regulations which would seriously complicate the marketing of goods moving in interstate commerce.

Therefore the decision was made by the industry to lend its support to reasonable Federal legislation on fabric flammability. The only problem was that no test method or standard existed in 1946 for measuring the burning characteristics of fabrics. To remedy this lack of a means for measurement, several industry associations instituted a research program to develop a suitable test method and in 1953 produced one which is embodied in Commercial Standard CS 191-53. This test method provided the first basis for meaningful legislation. Within 6 months after the issuance of CS 191-53, Congress had passed the Flammable Fabrics Act, setting standards for fabrics used in wearing apparel.

The purpose of the Flammable Fabrics Act was "to discriminate between the conventional fabrics that present moderate and generally recognized hazards and the special types of fabrics which present unusual hazards and are highly dangerous." This purpose, admittedly limited, it accomplished admirably. It succeeded in eliminating from the market those fabrics and garments which everyone agreed were dangerously flammable. But because the items it eliminated formed an extremely minor part of the total U.S. apparel consumption, there is no reason to suppose that it significantly reduced the general level of deaths and injuries. Most apparel-burn accidents involve ordinary fabrics which, in the words of the Congressional report, "present moderate and generally recognized hazards."

About 7 years ago, sentiment began to build up for increased consumer protection from burn injuries. In 1967, the Act was amended and its scope expanded to include interior furnishings. The Secretary of Commerce was given authority to develop new or amended standards "to protect the public against unreasonable risk of the occurrence of fire leading to death, injury, or significant property damage. . . ."

While the wording of the law leaves determination of the need for new or amended standards to the discretion of the Secretary of Commerce, Congress made it plain that it considered that new or amended standards were needed. And there will be stronger standards, in a number of clearly defined areas, within the next few years.

^{1/} Talk given by William M. Segall, Carpet and Rug Institute, at the 1971 National Agricultural Outlook Conference, Washington, D.C., February 25, 1971.

What is the ultimate goal? Can all burn injuries involving fabrics be eliminated? I doubt it, and I doubt that even the strongest consumer advocate considers this a reasonable goal.

Work by the National Bureau of Standards, which has the primary responsibility for standards development under the Flammable Fabrics Act, has been concentrated in a few of the more important areas.

Standards have already been issued for carpets and rugs. The first covers carpets and rugs with a surface area greater than 24 square feet and one dimension greater than 6 feet. It is designed to detect and take off the market carpets that, when ignited by a small ignition source such as a dropped match or a flaming brand from the fireplace, would spread the flame so as to endanger other furnishings or the building structure itself. The test is conducted by exposing a 9-inch square of carpet, which has been previously dried in an oven, to the flame from a controlled ignition source, a methenamine tablet. A specimen of carpet fails the test if the flame spreads more than 3 inches from the point of ignition. Failure of more than one out of eight specimens in a sample prevents the sale, or manufacture for sale, of the item being tested.

Considerable criticism has been leveled at the methenamine tablet test, chiefly as a result of the publicity given to a fire which occurred in the Harmar House Nursing Home in Marietta, Ohio, in January 1970, killing 31 persons. Initial investigations pointed to the carpet as a major culprit in these deaths. Subsequent tests showed that even when exposed to high intensity ignition sources the carpet itself was quite resistant to burning. The attached natural-rubber foam backing, of a type that is no longer used, was found to have propagated the flame and caused large quantities of toxic smoke and vapors.

The flammability of this attached backing material could easily have been detected by applying the tablet test to the back of the carpet. This modification of the standard has been voluntarily adopted by the industry on all of its production.

The National Bureau of Standards is currently engaged in an extensive research program involving full-scale room and corridor burnings to develop a "second generation" carpet test. This second generation test will attempt to take into account other parameters involved in fire hazard, such as smoke and toxic gas production.

A standard for small rugs has also been issued, which recognizes that these items present less hazard because of their dimensions. The manufacturer, therefore, has two alternatives: he can either (1) comply with the methenamine tablet test criterion, or (2) he can label his product with the information that it does not pass the test. This standard, which goes into effect on December 29, 1971, gives the consumer the opportunity to make an informed choice between a product which fails to meet the test (she may not care because she intends to use it in a situation in which its flammability is not important, for example, in a tile-floored bathroom), and one that passes the test (but whose price will undoubtedly reflect the additional cost of chemical treatments or substitute fibers).

In November 1970, the Department of Commerce issued a proposed standard in the area that it considers of top priority--children's sleepwear. The need for a flammability standard for children's sleepwear (and for other items of children's apparel) is obvious from data on burn injuries and deaths involving clothing. These data show that young children are killed and injured at a rate 3 to 4 times as high as their relative numbers lead one to expect.

While it has been suggested that a significant reduction in injuries and deaths could be accomplished by requiring slower burning fabrics, analyses by the Bureau of Standards indicate that such is not the case. "Nonburning" or at least "nonpropagating" fabric for children's sleepwear is therefore being required. Under the proposed standard, a 10- by 2-inch specimen, supported in a metal frame, is dried in an oven and exposed to a controlled ignition source (bunsen burner flame) for 3 seconds, and then again for 12 seconds. The ability of the fabric to resist flame propagation is measured by the char length.

Public hearings were held on the proposed children's sleepwear standard in January of this year. The industry voiced considerable objection to its provisions, and the Department of Commerce is now analyzing the oral and written comments. I have no doubt that a final standard will be issued, and while there may be some significant alterations in the standard as proposed, the final standard will probably still be of the same level of severity. This standard for children's sleepwear probably will be the first of several standards for children's apparel, as a Finding of Probable Need published by the Bureau in January of 1970 mentioned two other areas--dresses and underwear.

There is also reason to believe that some attempt will be made to control the flammability of apparel for the elderly. Burn injury data indicate the same high risk for those 55 and over as for the very young. Application of standards to apparel for this group, however, will be much more difficult, since it cannot be done on the basis of apparel size.

In June 1970, the Department of Commerce issued findings that there "may be need" for flammability standards for mattresses and blankets. Research by the Bureau of Standards, and by Southwest Research Institute under contract to the Bureau, has clearly pointed to the mattress as the chief culprit in bedding fires. Recent data indicate that as high as 25 percent of all structural fires originate in bedding. The mattress is a hazard because its smoldering can produce much smoke and toxic fumes even though flame may not spread enough to awaken the occupant of the bed.

A taskgroup of the American Society for Testing Materials has proposed a flammability test method for mattresses based on ignition by a smoldering source such as a cigarette because a large percentage of bedding fires are caused this way. And because bed coverings affect the nature of the fire, acting as an insulating medium to prevent the dissipation of heat, the ultimate test will probably require a mattress covered with sheets and blankets.

A small portion of the research done by Southwest Research Institute involved the burning of upholstered furniture. The flammability hazard of upholstered furniture is similar to that of mattresses. It is expected that the work done on the development of a suitable standard for mattresses will be at least partially applicable to upholstered furniture.

Flash ignition appears to be an important hazard in blankets. Certain fabrics used in blankets are not too different from those represented by the "torch sweaters" at which the original Flammable Fabrics Act was directed. A possible solution to the flammability hazard of blankets would be the application of CS 191-53, or a similar short-ignition test method.

The program of the Department of Commerce under the Flammable Fabrics Act is not the only Government program directed at the control of flammable fabrics. Under the National Traffic and Motor Vehicle Safety Act, the Department of Transportation has

issued standards covering fabrics for use in the interior of passenger and multipurpose vehicles. Under the Child Protection Act of 1966, the Department of Health, Education, and Welfare acts to control the use of flammable fabrics and other materials in toys and other articles used by children. The Federal Aviation Administration has issued stringent flammability standards for fabrics used in the interior of commercial aircraft. The Public Health Service has established flammability standards covering carpets used in hospitals and other medical facilities funded under the Hill-Burton Act. The Social Security Administration has published proposed standards for floor coverings in nursing homes and other institutions under Medicare. The Department of the Air Force has established maximum flame-spread ratings for carpets and rugs in hospitals, dormitories, and places of public assembly. In addition to these activities at the Federal level, State fire marshals and various municipalities have established regulations and ordinances to control the flammability of fabrics used in places of public assembly.

Regulation of fabric properties may or may not be the most effective means of accomplishing the control of burn injuries and deaths. More might be accomplished by requiring the incorporation of sprinkler systems in new construction and so controlling structural fires. Nevertheless, the industry is bending every effort to develop the technology to provide completely safe fabrics. Estimates of the money being spent currently by the industry on the development of fire resistant fabrics range from \$25 to \$60 million a year. The problem is not an easy one, and I do not expect any universally applicable solution within the next year or two. It is possible to provide certain fabrics, for certain uses, that are flame resistant. With flame resistance, however, as with all new developments, the consumer may have to accept reduction of other desirable properties. Only you, the consumer, can make this decision. As further steps are taken in the establishment of regulations controlling flammable fabrics, make your voice heard in Congress and in the Executive agencies, so that future actions will truly reflect your wishes.

NEW PUBLICATIONS OF INTEREST TO CONSUMERS

The National Bureau of Standards of the U.S. Department of Commerce has issued three consumer information booklets under its new Consumer Information Series. The booklets, which are based mostly on Government tests of consumer products, give nontechnical information on the characteristics, properties, and care of products. No brand information is given. All are for sale by the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402.

- FIBERS AND FABRICS. NBS CIS 1. 65 cents.
- TIRES: THEIR SELECTION AND CARE. NBS CIS 2. 65 cents.
- ADHESIVES FOR EVERYDAY USE. NBS CIS 3. 40 cents.

The Office of Consumer Affairs, Executive Office of the President, is issuing a monthly newsletter to report on Federal Government programs for consumers. Consumer News is for sale for \$1 a year from the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402.

There is reason for the current concern about detergents in our water. The annual consumption of detergents in the United States is more than 4 billion pounds (2 million tons) per year or about 20 pounds per year for every man, woman, and child, all of which flows into the sewers. Cleaners are used in industry, in buildings, on autos, buses, aircraft, and so on. Indeed, there are few large and durable objects that do not require cleaning, and cleaning means using a detergent.

The housewife is the most important individual purchaser of detergents. She continues to demand cleanliness coupled with practicality and economy. The sellers of detergents, responding to her demands and the pressures of competition, flood the supermarkets and TV screens with their products and messages. Detergents are modified to suit major trends in fabrics and fashion; for example, to cope with special staining problems of permanent press blends. The improved performance of detergents in turn affects the design of washing machines and even current household plumbing practice. Smaller drainpipes were installed when detergents replaced soap and hard water soap curd no longer precipitated and clogged drains.

If the detergent industry is responsive to market needs why doesn't it do something about water pollution from detergents in view of the current concern? For an answer, we have to examine the nature of the industry and the nature of the problem.

The detergent industry may be likened to the auto industry, with billions of dollars in sales dominated by a Big 3 who together account for 79 percent of all detergent sales. Equally important as their size, these companies generally do not make their own raw materials; they buy them from chemical and oil companies that are equally large--and ponderous. It is difficult for giants to make drastic changes rapidly.

What follows will make clear that detergent products which won't pollute represent a more drastic change and technologically difficult problem than the industry has had to cope with heretofore.

A so-called heavy duty home laundering detergent--the kind used in home washing machines -- may contain as many as six or more separate ingredients. The major ones are synthetic surfactant (10-20 percent) and sodium tripolyphosphate (30-50 percent). The phosphate has no soaplike properties in itself but rather enhances the cleaning power of the surfactants, particularly in hard water. Phosphates in detergents are called builders.

Soap is the oldest surfactant. It differs from the newer synthetic ones in many respects. It is reasonably effective when used alone, and the usual builders that work so well for the synthetics do not help soap very much. In hard water (and most of our water is hard) soap is less satisfactory than a good built detergent (one based on a synthetic surfactant), even though soap does a creditable job if enough is used.

Before the era of synthetic surfactants, soap was substantially the only household laundering agent. It was used either alone or with compounds to maintain alkalinity. Soap performed well in both removing soil and maintaining whiteness on all the

^{1/} Presented by Dr. Harvey Alter, The Gillette Company Research Institute, at U.S. Department of Agriculture National Agricultural Outlook Conference, Washington, D.C., February 23, 1971.

fibers then used if the concentration was sufficient to overcome the water's hardness. From the consumer's point of view its major disadvantage was the tendency to form sticky deposits in hard water, particularly during rinsing. From the manufacturer's point of view, a major disadvantage was the fluctuating price of its raw materials.

It was hoped by their developers that synthetic surfactants might displace soap because they left no precipitate in hard water and produced high suds. However, it was soon found that they could not wash cotton satisfactorily even in the presence of the then-common alkaline additives. In the early 1940's it was discovered that the condensed phosphates could "build" the synthetics so that they removed soil from cotton. In 1946 the first of the modern heavy duty (synonymous with cotton-washing) household laundry detergents was introduced and was an instant success. Within little more than a decade they essentially displaced soap powders from the home laundry.

The discovery of the effectiveness of "tripoly," the preferred condensed phosphate, was empirical. Subsequent research on the physiochemical mechanism of detergency revealed that its primary action is to remove essentially all the hardness (calcium and other heavy metal ions) from both water and fabric-borne soil. Tripoly offers the greatest cost-effectiveness in this regard. A secondary action of tripoly is to break up into tiny particles some of the claylike materials that are common constituents of the soil that fabrics accumulate. Thus tripoly contributes two effects without which the synthetic surfactants cannot perform adequately. Soap performs without tripoly because the first increments in the wash water precipitate out the hardness, but this uses up the relatively expensive soap, and the precipitate itself is sticky and undesirable.

Then what is the danger to our waters from detergents? The ABS type of surfactants, used from the forties to the sixties, were only partially biodegraded in the ecosystem. Their residues were still surfactants of a type, and in rural areas without municipal sewage plants and with low water tables, drinking water foamed. In other areas, the sewage foamed and could not be properly treated. Consequently, in the early 1960's there was much to-do about biodegradability and legislation was enacted to prohibit from import and interstate commerce certain kinds of nonbiodegradable surfactants. About 1965, the ABS type of surfactants were replaced with the LAS type, which is more completely biodegraded, and the foam problems disappeared.

But the concern of a decade ago was with the surfactant ingredient of detergents only, and, with some recent few exceptions, the "Biodegradable" label on detergent boxes today refers only to the surfactant, not the entire contents. The other major ingredient of detergents, the builder, is inorganic phosphate. Unlike most organic materials, phosphates cannot be biodegraded--at least not by any common organisms.

Phosphorous is an essential element for all forms of life, and stimulates the growth of many lower forms. When phosphorous compounds run off the ground or pass through sewage plants into streams or lakes, they stimulate water plants and algae--primitive plant forms which form slimes, sludges, and marshes--and so clog the streams, smell bad, and ruin natural waterways for most purposes. This is termed eutrophication. Detergents contribute some 2 billion pounds of phosphate a year to the waterways and for this reason are blamed for eutrophication.

What, then, are the possible answers? Clearly, a phosphate-free detergent is needed. But, not only must it wash well, it must also be safe for contact with people, not toxic to fish or organisms in their food chain, biodegradable, not stimulatory to algae and other undesirable plant life, and--to fill the need for billions of pounds at a

reasonable cost--abundant and economical. Many scientists in industry, in Government, and under contract to the Government, are attempting to meet these requirements.

Some surfactants wash reasonably well without water softener provided they are used at high enough concentrations (which means higher cost) and with appropriate alkaline materials as builders. This is one possible solution and is currently getting most attention. Surfactants and surfactant mixtures that were at one time regarded as specialties, or even as uneconomical chemical curiosities, are again being tested for detergent possibilities. They are also being studied for their cost potential in large-scale production, their ecological acceptability, and their lack of human hazard.

Among such surfactants, soap must be given prominent mention. It has performance drawbacks, especially from the modern consumer's point of view. It also has economic drawbacks from the manufacturer's point of view. These latter could possibly be overcome by soap derived from petroleum products. The performance of soap might be improved by mixing it with certain other surfactants.

A second approach, one which at present is less promising of early results, is to find a new water softening component. Such a material would have to be as effective as phosphate, it would have to meet all the requirements that phosphate (and the substitutes suggested so far, such as NTA) failed to meet, and it would have to be producible in huge tonnages at an economically acceptable cost. There may be as much as 8 years between the present phase of developing new materials in R & D laboratories and full-scale use, even under crash program pressure.

In any case, in view of current public attitudes and policy, any new detergent will have to pass the most thorough schedule of tests (ecological, toxicological, and so forth) imaginable before it is developed on a large scale.

Meanwhile, from the broad viewpoint of national policy, there is the possibility of reducing the phosphate in our streams and lakes by reducing its use in present day detergents--a possibility in many areas of the country where the water is not too hard--and by appropriate sewage treatment. The technology for the latter is known and at hand but expensive. It's just a question of funding--but that is another story.

CONVENIENCE AND THE COST OF FOOD

We get built-in services -- such as cleaning, peeling, mixing, and cooking -- in many of the foods we buy. Some of these foods cost more, some about the same or even less, than similar foods prepared at home. Pricing in Washington, D.C., supermarkets reveals that some convenience foods cost as much as three times the cost of ingredients needed to prepare such foods from family-type recipes (see table). Two of the assortment of foods priced cost less than their homemade counterparts.

Plate dinners.--Each of the four commercially prepared, frozen, ready-to-heat dinners--meat loaf, beef, fried chicken, and turkey--cost more than its home-prepared counterpart. Costs were from about 25 percent higher for the beef dinner to 110 percent higher for the fried chicken dinner.

Costs were based on home-prepared dinners that had the same amount of meat and of potatoes and a second vegetable as the commercial dinners. Even so, cost re-

relationships might have differed substantially from those shown if another cut of meat or poultry had been selected for the home-prepared dinners. For example, whole ready-to-cook frying chicken (cut-up) costing 42 cents a pound was used for the home-prepared fried chicken dinner. If chicken parts--breasts with ribs and legs--at 65 cents a pound had been used, the dinner would have cost 35 cents instead of 25 cents. Thus, the commercial fried chicken dinner would have cost only 50 percent, rather than 110 percent, more than the dinner prepared at home.

Main dishes. --Some brands of frozen ready-to-heat main dishes cost much more than other brands--partly because they contain more meat or poultry. For example, in Washington stores one brand of beef pie cost twice as much while another cost about the same as beef pie made from a home recipe. The less costly frozen pie contained only three-fourths as much meat as the homemade pie. Similarly, one brand of chicken pie cost 150 percent more and another brand cost only 20 percent more than homemade chicken pie.

Chicken chow mein, frozen, ready-to-heat, cost about 80 percent more or 20 percent more than homemade chow mein depending on the brand selected. Canned chow mein cost only 7 percent more than chow mein from a family type recipe.

Cheese pizza made from a packaged mix cost only slightly more than the pizza made from scratch. However, frozen pizza, ready for the oven, cost 60 percent more.

Bakery products. --Costs of apple pie, pound cake, brownies, sugar cookies, waffles, and baking powder biscuits made from mixes ranged in cost from slightly less to one-third more than similar foods made from scratch. Frozen waffles, heated in the toaster, cost three times as much as homemade waffles; but canned chilled biscuits, ready-to-bake, cost only one-third more than homemade biscuits. Apple pie bought ready to eat cost about 80 percent more than homemade pies, but ready-to-eat brownies and sugar cookies cost about the same as those made at home.

What's the consumer to do?--Convenience foods, even at a higher cost than similar foods prepared at home, may be the best buy for the homemaker if her time or cooking skills are limited. For persons living alone, preparing some dishes at home may require too many ingredients and provide too many servings to be practical. Or the homemaker may prefer to use her time for activities other than food preparation. In each of these situations certain prepared foods may help.

The careful shopper will want to compare costs of equal size servings of home-prepared and commercially-prepared foods to be sure she is not paying more for convenience than she intends. Calculating precisely the costs for mixed dishes such as those shown in the table is not easy. Before she attempts the calculations, the homemaker will probably want to try the convenience item and see if it is acceptable to her and her family. If the home-prepared food has been counted on to provide a specific need for the day (a serving of meat and a serving of vegetable in a meat pie, for example) the convenience item it replaces should also meet this need.

--Betty Peterkin
Cynthia Cromwell

Cost of a serving of foods partly or entirely prepared commercially
and of similar foods prepared from family-type recipes 1/

| Food | Cost of a serving | | | | | Cost relative to cost of home prepared | | | | |
|------------------|-------------------|-------------------------|------------|-----------------|--------------------------|--|------------|---------------|--------------------------|---------|
| | Size of serving | Home prepared <u>2/</u> | From a mix | Ready to cook | Ready to serve <u>3/</u> | Home prepared | From a mix | Ready to cook | Ready to serve <u>3/</u> | |
| | Ounces | Cents | Cents | Cents | Cents | Percent | Percent | Percent | Percent | Percent |
| Dinners: | | | | | | | | | | |
| Meat loaf ---- | 11.0 | 39 | - | 62 | - | 100 | - | 159 | - | - |
| Beef ----- | 11.0 | 45 | - | 56 | - | 100 | - | 124 | - | - |
| Fried chicken | 11.0 | 25 | - | 53 | - | 100 | - | 212 | - | - |
| Turkey ----- | 11.5 | 34 | - | 56 | - | 100 | - | 165 | - | - |
| Main dishes: | | | | | | | | | | |
| Beef pie ----- | 8.0 | 23 | - | <u>4/</u> 22-47 | - | 100 | - | 96-204 | - | - |
| Chicken pie -- | 7.7 | 18 | - | <u>4/</u> 22-45 | - | 100 | - | 122-250 | - | - |
| Chow mein ---- | 6.6 | 27 | - | <u>4/</u> 33-48 | <u>5/</u> 29 | 100 | - | 122-178 | 107 | - |
| Cheese pizza - | 8.3 | 27 | 30 | 43 | - | 100 | 111 | 159 | - | - |
| Bakery products: | | | | | | | | | | |
| Apple pie ---- | 4.7 | 7.0 | 9.4 | 10.3 | 12.9 | 100 | 134 | 147 | 184 | 167-227 |
| Pound cake --- | 1.1 | 3.0 | 2.6 | - | <u>6/</u> 5.0-6.8 | 100 | 87 | - | - | 109-120 |
| Brownies ----- | .7 | 3.5 | 3.6 | - | <u>6/</u> 3.8-4.2 | 100 | 103 | - | - | 100 |
| Sugar cookies | .5 | 1.5 | 1.5 | 1.6 | 1.5 | 100 | 100 | 107 | 107 | - |
| Waffles ----- | 3.3 | 4.4 | 4.8 | 12.8 | - | 100 | 109 | 291 | 291 | 277 |
| Biscuits ----- | 1.4 | 1.8 | 2.2 | 2.4 | 5.0 | 100 | 122 | 133 | 133 | - |

1/ Prices from 3 Washington, D.C., supermarkets, March 1971.

2/ Family-type recipes used. May differ from formulas used in preparing commercial products.
3/ May require heating but not cooking.

4/ Range of costs of brands that contain widely different proportions of meat or poultry.
5/ Canned.

6/ Higher cost product is frozen.

HOME FOOD PRESERVATION IN U.S. HOUSEHOLDS

During this century home food preservation in this country has fallen off for a number of reasons. Of primary importance has been the movement of population into urban centers. In cities people have little opportunity to produce food to preserve. Storage facilities are likely to be inadequate for more than current supplies while food-stores are readily accessible and well stocked. The circumstances that encouraged rural households to preserve food have also changed. Good rural roads have made food-stores more accessible. The modern marketing system has made fresh produce available over a greater proportion of the year to both urban and rural households. As both urban and rural women have taken jobs outside the home, they have had less time for putting up food. At the same time the rise in real income levels has released many families from the need to stretch their incomes by growing and preserving food. Also, the introduction of freezing as a means of food preservation has changed the practices of many households that continue to preserve some part of their food supplies.

A comparison of the 1964 and 1954 practices of households as revealed in the nationwide Household Food Consumption Surveys of 1965 and 1955 gives an indication of current trends as to the proportion of households preserving some food and their choice of methods. The proportion of all U.S. households canning any food dropped 10 percentage points, from 44 percent in 1954 to 34 percent in 1964 (table 1). During this period, the percentage of households doing any home freezing increased by 5 percentage points, from 19 to 24 percent. Because we don't know how many did both canning and freezing, we don't know the overall number of those doing any home food preservation. Nevertheless the comparative sizes of the shifts indicate that a smaller proportion of households probably put up some food in 1964 than in 1954.

More households in each of the three urbanizations were still canning than freezing in 1964. Among urban households--those least likely to do any home preservation--almost a fourth reported some canning in the later year. Among farm households, the percentage was 84, a drop of only 3 percent from the 1954 level. Indeed, in none of the urbanizations was the drop as great as the 10 percent cited for all households. The shift was greater for all households than for the individual urbanizations because farm households, who always raise the overall proportion, were a smaller proportion and urban households a larger proportion of the total count in 1965 than in 1955.

Increases in the proportions of households freezing foods were greater in each of the urbanizations than in the total population. These increases ranged from 6 percentage points for urban households to 15 points for rural nonfarm and farm households. As a result, in 1964, 15 percent of urban households and 77 percent of farm households were doing some freezing. Again the difference between the movements of the individual urbanizations and the total is explained by the decrease in the size of the farm population.

The shift from canning to freezing in the years between the surveys shows up mainly in the proportions of households putting up vegetables other than as pickles and relishes and in putting up fruits other than as jams, jellies, and preserves. The proportions of households canning "other" vegetables and "other" fruits both dropped 11 percentage points between the surveys while the proportions freezing these types of foods each rose 7 percentage points. By 1964 in each urbanization about the same proportions of households chose freezing as chose canning:

Table 1.--Percentages of households canning and freezing food, 1964 and 1954, by region and urbanization

| Region and urbanization | Percentages of households canning-- | | | | | | | | | | Percentages of households freezing-- | | | | | | | | | |
|-------------------------------|-------------------------------------|------|----------------------|-------|--------------------------------|-------|------------------------------------|------|----------|------|--------------------------------------|------|-------|------|------------------------------------|------|----|----|----|----|
| | Any food | | Vegetables | | Fruit | | Meat, poultry, fish, game | | Any food | | Vegetables | | Fruit | | Meat, poultry, fish, game | | | | | |
| | | | Pickles, relishes | Other | Jellies, jams, preserves | Other | | | | | | | | | | | | | | |
| | 1964 | 1954 | 1964 | 1954 | 1964 | 1954 | 1964 | 1954 | 1964 | 1954 | 1964 | 1954 | 1964 | 1954 | 1964 | 1954 | | | | |
| <u>United States</u> | | | | | | | | | | | | | | | | | | | | |
| All urbanization -- | 34 | 44 | 17 | 16 | 19 | 30 | 25 | 31 | 19 | 40 | 2 | 4 | 24 | 19 | 18 | 11 | 16 | 9 | 15 | 16 |
| Urban ----- | 23 | 29 | 9 | 8 | 10 | 15 | 17 | 19 | 10 | 17 | 1 | 1 | 15 | 9 | 10 | 4 | 9 | 4 | 8 | 7 |
| Rural nonfarm ----- | 54 | 63 | 29 | 26 | 35 | 46 | 39 | 44 | 32 | 42 | 3 | 5 | 38 | 23 | 30 | 15 | 26 | 12 | 23 | 19 |
| Farm ----- | 84 | 87 | 57 | 54 | 62 | 74 | 68 | 67 | 62 | 70 | 15 | 15 | 77 | 62 | 65 | 37 | 59 | 31 | 67 | 60 |
| <u>Northeast</u> | | | | | | | | | | | | | | | | | | | | |
| All urbanizations -- | 21 | 31 | 10 | 12 | 12 | 22 | 14 | 19 | 11 | 20 | 1 | 2 | 13 | 11 | 9 | 8 | 9 | 6 | 7 | 9 |
| Urban ----- | 13 | 18 | 5 | 5 | 7 | 10 | 9 | 12 | 6 | 11 | (1/) | (1/) | 7 | 5 | 5 | 3 | 4 | 2 | 3 | 4 |
| Rural nonfarm ----- | 46 | 60 | 23 | 24 | 28 | 49 | 30 | 34 | 26 | 41 | 1 | 6 | 30 | 21 | 20 | 16 | 23 | 12 | 16 | 16 |
| Farm ----- | 89 | 92 | 56 | 60 | 63 | 85 | 68 | 66 | 68 | 76 | 16 | 21 | 80 | 76 | 63 | 51 | 64 | 46 | 70 | 72 |
| <u>North Central</u> | | | | | | | | | | | | | | | | | | | | |
| All urbanizations -- | 39 | 56 | 21 | 25 | 24 | 40 | 28 | 38 | 24 | 36 | 3 | 4 | 30 | 26 | 21 | 15 | 21 | 14 | 20 | 23 |
| Urban ----- | 25 | 41 | 11 | 13 | 12 | 25 | 16 | 24 | 12 | 22 | (1/) | 1 | 17 | 13 | 11 | 6 | 11 | 5 | 9 | 8 |
| Rural nonfarm ----- | 62 | 72 | 35 | 34 | 42 | 54 | 44 | 53 | 42 | 47 | 5 | 4 | 46 | 29 | 32 | 18 | 32 | 16 | 29 | 26 |
| Farm ----- | 89 | 91 | 62 | 64 | 68 | 81 | 73 | 74 | 71 | 79 | 18 | 16 | 84 | 81 | 68 | 49 | 69 | 44 | 75 | 78 |
| <u>South</u> | | | | | | | | | | | | | | | | | | | | |
| All urbanizations -- | 40 | 45 | 22 | 19 | 23 | 32 | 30 | 32 | 19 | 30 | 2 | 4 | 28 | 17 | 25 | 10 | 18 | 7 | 17 | 14 |
| Urban ----- | 28 | 22 | 13 | 6 | 11 | 11 | 21 | 15 | 11 | 12 | (1/) | (1/) | 19 | 8 | 15 | 4 | 10 | 3 | 9 | 6 |
| Rural nonfarm ----- | 51 | 61 | 29 | 24 | 35 | 45 | 39 | 45 | 26 | 41 | 3 | 5 | 36 | 17 | 33 | 12 | 23 | 8 | 21 | 13 |
| Farm ----- | 80 | 84 | 56 | 49 | 60 | 70 | 65 | 62 | 54 | 61 | 13 | 14 | 70 | 42 | 66 | 26 | 52 | 16 | 58 | 40 |
| <u>West</u> | | | | | | | | | | | | | | | | | | | | |
| All urbanizations -- | 32 | 46 | 11 | 10 | 10 | 17 | 27 | 34 | 19 | 35 | 2 | 3 | 22 | 22 | 12 | 9 | 14 | 10 | 15 | 19 |
| Urban ----- | 27 | 43 | 8 | 7 | 7 | 14 | 22 | 30 | 14 | 31 | 2 | 2 | 17 | 14 | 9 | 5 | 11 | 6 | 12 | 11 |
| Rural nonfarm ----- | 62 | 48 | 30 | 14 | 29 | 20 | 53 | 36 | 52 | 37 | 2 | 7 | 44 | 34 | 30 | 14 | 25 | 13 | 28 | 30 |
| Farm ----- | 76 | 74 | 42 | 27 | 38 | 49 | 66 | 65 | 60 | 64 | 15 | 5 | 79 | 77 | 48 | 31 | 39 | 34 | 62 | 75 |

1/ Less than 0.5 percent.

Sources: Household Food Consumption Survey 1955. Report No. 11. Home Freezing and Canning by Households in the United States--by Region. 1957. Household Food Consumption Survey 1965-66. Unpublished data.

| | <u>Other vegetables</u> | | <u>Other fruits</u> | |
|---------------------|-------------------------|---------------|---------------------|---------------|
| | <u>Frozen</u> | <u>Canned</u> | <u>Frozen</u> | <u>Canned</u> |
| | <u>Pct.</u> | <u>Pct.</u> | <u>Pct.</u> | <u>Pct.</u> |
| Urban ----- | 10 | 10 | 9 | 10 |
| Rural nonfarm ----- | 30 | 35 | 26 | 32 |
| Farm ----- | 65 | 62 | 59 | 62 |

In 1954 relatively few households even on farms were canning meat, poultry, fish, and game, and between the survey years the proportions freezing these foods increased relatively little in each urbanization. In 1964, the percentages of urban, rural nonfarm, and farm households freezing some of these foods were, respectively, 8, 23, and 67 percent.

Despite the increase in home freezing, there are indications that home canning will not disappear. The making of pickles and relishes, and jellies, jams, and preserves can be expected to continue. Between the survey years, the proportions of households in each urbanization putting up these foods changed little. In 1964, 25 percent of all households reported making jellies, jams, and preserves and 17 percent reported making pickles and relishes. Also, it is probable that relatively large proportions of households will continue to can tomatoes because satisfactory freezing methods have not been developed for this food. Traditionally, tomatoes have been the most frequently canned vegetable. In 1954, 80 percent of the households canning any vegetables canned tomatoes. Data on individual foods are not available in the 1965 survey.

Regional Differences. -- In both years smaller proportions of households in the Northeast than in other regions canned and froze food for their own use. This came about principally because the Northeast is heavily urban, but its urban and rural nonfarm households were less likely to preserve food than comparable households elsewhere.

The North Central region had higher proportions of households canning and freezing food than the other regions in 1954 and maintained this position in relation to freezing in 1964. Between the surveys, the South decreased substantially less than the other regions in proportions of households doing some canning. Thus, it slightly exceeded the North Central region in canning in 1964. The relatively high proportion of farm households in the North Central region and the relatively high proportions of its households in each urbanization doing some home preserving, together account for its position.

Although there was a marked decrease, overall, in the proportions of households doing any canning, this shift was not uniform. Increases in the proportions canning occurred in the West among rural nonfarm and farm households and in the South among urban households. For farm households as a whole and in the three regions other than the West, the decrease was small, never exceeding 4 percent of households.

Preservation Practices by Income Level in 1964. -- Although freezing is easier than canning and the frozen product is frequently more like the fresh article than is its canned counterpart, the initial cost of a freezer and its operating costs can be expected to hold down the proportions of low-income families using this method. On the other hand, the generally higher costs of commercially frozen and fresh products are less of a deterrent at high income levels. Consequently, larger proportions of middle-income households than those at the extremes of the income range were doing some freezing in 1964. Among urban families the peak was reached between \$7,000 and \$10,000, and a-

mong rural nonfarm households, one income interval lower, between \$5,000 and \$7,000. Only among farm households did the peak occur above \$10, 000 (table 2).

While home freezing was lowest among households with incomes below \$3, 000, even at this level many did some freezing -- more than 60 percent among farm households, almost 10 percent among urban households.

As might be expected from the effects of income on freezing practices, except on farms, low-income households were more likely to can food than comparable households further up the income range. Among urban and rural nonfarm households the range was, respectively, from 29 and 62 percent of households under \$3, 000 to 21 and 33 percent at \$10,000 and over. Income had little effect on the proportion of farm households canning. At every income level the proportion was above 80 percent.

Facilities for Freezing Food: Spring 1965 vs. Spring 1955. -- In the 10 years between surveys, the percentages of U.S. households with a separate homefreezer increased greatly in each urbanization -- more than doubling in the cities, almost tripling in rural nonfarm areas, and almost doubling on farms (table 3).

In 1955, appreciable numbers of the survey households with no homefreezer, particularly those in farm areas, rented locker space to be able to freeze foods for their own use. The 1965 survey does not give us information on the percentage of families with rented lockers. However, from other sources we know that the number of firms with frozen food lockers for rent has been decreasing during the past 15 years. It seems reasonable to assume that fewer of the survey households were renting frozen food lockers in 1965 than in 1955.

Will homefreezer ownership continue to grow? About a million homefreezer units per year were sold from 1955 to 1965, bringing the number in use in 1965 to between 13 and 14 million. Even so, only 23 percent of households with electricity had freezers as of January 1, 1965.^{1/} There is certainly room for growth, especially in rural nonfarm and urban areas.

Data collected in the winter quarter of the 1965-66 survey indicate that homefreezer ownership increased over spring levels in all urbanizations. Following are the percentages of U.S. households with homefreezers:

| | <u>Spring 1965</u> <u>(April, May, June)</u> <u>Percent</u> | <u>Winter 1966</u> <u>(January, February, March)</u> <u>Percent</u> |
|----------------------|---|---|
| All households ----- | 28 | 31 |
| Urban ----- | 21 | 24 |
| Rural nonfarm ----- | 41 | 45 |
| Farm ----- | 72 | 76 |

--Ruth Redstrom

^{1/} Miner, B. D., Seymour, W. R., and Parsons, R. P. Frozen Food Locker and Freezer Provisioning Industry, 1965. U.S. Dept. Agr. Mktg. Res. Rpt. 779, pp. 3-4. 1967.

Table 2.--Percentages of households preserving food in the United States in 1964, by urbanization and income level

| Urbanization and income level | Percentage of households canning-- | | | | | | Percentage of households freezing-- | | | |
|-------------------------------|------------------------------------|-------------------|-------|--------------------------|-------|---------------------------|-------------------------------------|--------------|-------|---------------------------|
| | Any food | Vegetables | | Fruit | | Meat, poultry, fish, game | Any food | Vege- tables | Fruit | Meat, poultry, fish, game |
| | | Pickles, relishes | Other | Jellies, jams, preserves | Other | | | | | |
| All urbanizations: | | | | | | | | | | |
| Under \$3,000 ----- | 44 | 22 | 26 | 32 | 27 | 3 | 20 | 17 | 13 | 13 |
| \$3,000 - \$4,999 --- | 36 | 20 | 22 | 26 | 22 | 2 | 23 | 19 | 16 | 16 |
| \$5,000 - \$6,999 --- | 34 | 17 | 19 | 26 | 17 | 2 | 27 | 20 | 19 | 17 |
| \$7,000 - \$9,999 --- | 29 | 13 | 14 | 22 | 14 | 1 | 26 | 18 | 17 | 14 |
| \$10,000 and over - | 25 | 12 | 11 | 19 | 11 | 1 | 24 | 16 | 17 | 16 |
| Urban: | | | | | | | | | | |
| Under \$3,000 ----- | 29 | 12 | 13 | 21 | 15 | 1 | 9 | 6 | 6 | 4 |
| \$3,000 - \$4,999 --- | 22 | 9 | 10 | 16 | 11 | (1/) | 12 | 9 | 7 | 7 |
| \$5,000 - \$6,999 --- | 24 | 10 | 10 | 17 | 10 | 1 | 16 | 12 | 10 | 9 |
| \$7,000 - \$9,999 --- | 22 | 8 | 8 | 17 | 9 | (1/) | 19 | 12 | 12 | 9 |
| \$10,000 and over - | 21 | 10 | 6 | 15 | 7 | (1/) | 18 | 12 | 12 | 12 |
| Rural nonfarm: | | | | | | | | | | |
| Under \$3,000 ----- | 62 | 33 | 43 | 46 | 42 | 4 | 31 | 26 | 17 | 19 |
| \$3,000 - \$4,999 --- | 55 | 32 | 38 | 40 | 35 | 3 | 34 | 29 | 23 | 22 |
| \$5,000 - \$6,999 --- | 54 | 30 | 35 | 41 | 29 | 4 | 48 | 36 | 36 | 29 |
| \$7,000 - \$9,999 --- | 48 | 25 | 28 | 34 | 27 | 1 | 42 | 32 | 28 | 25 |
| \$10,000 and over - | 33 | 15 | 22 | 25 | 19 | 3 | 38 | 25 | 27 | 16 |
| Farm: | | | | | | | | | | |
| Under \$3,000 ----- | 83 | 56 | 61 | 62 | 64 | 18 | 64 | 57 | 47 | 56 |
| \$3,000 - \$4,999 --- | 86 | 62 | 66 | 69 | 65 | 15 | 78 | 67 | 59 | 68 |
| \$5,000 - \$6,999 --- | 87 | 59 | 65 | 75 | 61 | 13 | 85 | 71 | 68 | 75 |
| \$7,000 - \$9,999 --- | 86 | 54 | 62 | 72 | 60 | 16 | 87 | 74 | 68 | 74 |
| \$10,000 and over - | 80 | 48 | 51 | 69 | 57 | 10 | 89 | 69 | 68 | 81 |

1/ Less than 0.5 percent.

Source: Household Food Consumption Survey 1965-66. Unpublished data.

Table 3.--Household facilities for freezing food: Spring 1965 and 1955

| Region and urbanization | Percentage of households with-- | | | |
|-------------------------------|---------------------------------|------|------------------------|--|
| | Homefreezer | | Rented locker, 1955 | Regular use of another's freezer, 1955 |
| | 1965 | 1955 | | |
| <u>United States</u> | | | | |
| All urbanizations --- | 28 | 13 | 6 | 3 |
| Urban ----- | 21 | 8 | 2 | 2 |
| Rural nonfarm ----- | 41 | 15 | 8 | 5 |
| Farm ----- | 72 | 40 | 23 | 6 |
| <u>Northeast</u> | | | | |
| All urbanizations --- | 17 | 9 | 2 | 2 |
| Urban ----- | 11 | 5 | 1 | 2 |
| Rural nonfarm ----- | 36 | 17 | 6 | 4 |
| Farm ----- | 74 | 60 | 15 | 6 |
| <u>North Central</u> | | | | |
| All urbanizations --- | 32 | 19 | 10 | 4 |
| Urban ----- | 21 | 12 | 3 | 2 |
| Rural nonfarm ----- | 46 | 18 | 11 | 6 |
| Farm ----- | 78 | 49 | 34 | 6 |
| <u>South</u> | | | | |
| All urbanizations --- | 33 | 11 | 5 | 4 |
| Urban ----- | 25 | 6 | 3 | 2 |
| Rural nonfarm ----- | 39 | 11 | 3 | 5 |
| Farm ----- | 66 | 27 | 13 | 6 |
| <u>West</u> | | | | |
| All urbanizations --- | 31 | 15 | 11 | 3 |
| Urban ----- | 28 | 13 | 6 | 3 |
| Rural nonfarm ----- | 45 | 16 | 20 | 3 |
| Farm ----- | 81 | 46 | 37 | 6 |

Sources: Household Food Consumption Survey 1955. Report No. 11. Home Freezing and Canning by Households in the United States--by Region, 1957. Household Food Consumption Survey 1965-66. Unpublished data.

RECENT CHANGES IN THE HOUSING SITUATION

Important improvements for consumers have occurred recently in the housing situation:

- Mortgage interest rates dropped last fall and winter after a steep rise over several years. Other mortgage terms also became more liberal.
- Housing starts increased in the second half of 1970 from the low level of the 1960's.
- The decline of the vacancy rate came to a stop in 1969.
- House prices tended to level in 1970 after major increases in the 1960's.

Mortgage terms. -- In 1970 more money became available for housing as monetary policy changed and the slowdown in economic activity caused a smaller demand for consumer and business loans. With money more plentiful, interest rates dropped. The rate for conventional first mortgages on new homes was down to 7.52 percent in March 1971 after peaking at 8.35 percent in August 1970. The maximum interest permitted on mortgages insured by the Federal Housing Administration (FHA) and those guaranteed by the Veterans Administration (VA) came down, in three cuts, to 7 percent in February 1971,^{1/} from 8.5 percent at the beginning of December 1970. Changes in conventional, FHA, and VA mortgage interest rates are reflected in the Bureau of Labor Statistics (BLS) index of home mortgage interest rates, a component of the Consumer Price Index (CPI). By March 1971, this index had dropped 9 percent from the October level (table and chart).

Mortgages began to be written for longer periods at the end of 1970. For example, conventional first mortgages on new homes averaged about 26 years in the period December 1970 through March 1971, compared with about 25 years for most of 1970.

Loans were written to cover a larger proportion of the purchase price. For conventional mortgages on new homes the loan/price ratio was 73.3 percent in March 1971 compared with the low of 69.3 percent in January 1970.

New housing. -- In the last quarter of 1970 and the first quarter of this year, housing units were started at the rate of 1.8 million annually, seasonally adjusted (table). This was 40 percent above the rate in the first quarter of 1970. If residential building continues through the year at the level of the first quarter, the number of units started in 1971 will be higher than in any of the years 1951-70.

The increase in residential building reflects the growing importance of Federal subsidy programs, as well as the decline in interest rates, the easing of other mortgage terms, and built-up demand. These programs, administered by the Federal Housing Administration and the Farmers Home Administration, are designed to stimulate the building of one-unit and multiunit housing for private ownership by low- and moderate-income families. Two forms the subsidy may take are Government payment of a part of the interest or a fixed contribution to the monthly mortgage payment. The programs,

^{1/} The level on May 3, 1971, when this issue went to press.

Consumer Price Index (1967 = 100)

| Year and month | Consumer Price Index (1967 = 100) | | | | | | | | | | Private housing starts 2/ | | Mobile home ship- ments 3/ | Vacancy rate 4/ | | 1-family houses price index 5/ (1967 = 100) |
|----------------------|-----------------------------------|-------------------------------------|-------------------|--------------------------------|-----------------------|------------------|-------|-------|-------|-------|------------------------------|-----------|--|--------------------|--------|---|
| | All items | Homeownership | | | Maintenance & repairs | | Rent | Total | Pct. | Pct. | | | | | | |
| | | Mortgage interest rates 1/ | Property taxes | Property insurance rates | Total | Commod- ities | | | | | Services | | | | | |
| | | | | | | | | | | | | 1 unit | 2 or more units | Home- owner | Rental | |
| | Mil. | Mil. | Mil. | Mil. | Mil. | Mil. | Mil. | Mil. | Mil. | Pct. | Pct. | | | | | |
| 1965 | 94.5 | 95.7 | 89.7 | 91.5 | 89.8 | 91.3 | 95.8 | 89.4 | 96.9 | 1.5 | 1.0 | 0.5 | 0.2 | 1.4 | 7.7 | 94 |
| 1966 | 97.2 | 96.3 | 95.4 | 94.4 | 94.6 | 95.2 | 97.7 | 94.2 | 96.2 | 1.2 | .8 | .4 | .2 | 1.2 | 7.0 | 97 |
| 1967 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 1.3 | .8 | .4 | .2 | 1.2 | 5.6 | 100 |
| 1968 | 104.2 | 105.7 | 106.7 | 105.5 | 104.7 | 106.1 | 103.8 | 107.1 | 102.4 | 1.5 | .9 | .6 | .3 | 1.1 | 4.9 | 106 |
| 1969 | 109.8 | 116.0 | 120.0 | 111.9 | 109.3 | 115.0 | 110.8 | 116.9 | 105.7 | 1.5 | .8 | .7 | .4 | 1.0 | 4.7 | 115 |
| 1970 | 116.3 | 128.5 | 132.1 | 121.0 | 113.4 | 124.0 | 113.7 | 128.4 | 110.1 | 1.4 | .8 | .6 | .4 | 1.0 | 4.8 | 118 P |
| 1971 | | | | | | | | | | | | | | | | |
| Jan. | 114.3 | 122.1 | 124.9 | 115.4 | 112.0 | 119.7 | 110.8 | 123.5 | 107.9 | 1.1 | .6 | .5 | .4 | - | - | (6) |
| Feb. | 113.9 | 123.5 | 128.1 | 115.0 | 112.3 | 120.1 | 111.2 | 124.0 | 107.4 | 1.3 | .7 | .6 | .3 | - | - | (6) |
| Mar. | 114.5 | 125.5 | 130.9 | 116.8 | 112.6 | 121.3 | 111.8 | 125.3 | 108.8 | 1.4 | .7 | .7 | .3 | - | - | (6) |
| Apr. | 115.2 | 126.5 | 131.1 | 119.9 | 112.9 | 121.7 | 112.4 | 125.7 | 109.1 | 1.2 | .7 | .5 | .4 | - | - | (6) |
| May | 115.7 | 127.5 | 133.2 | 120.9 | 112.6 | 122.6 | 113.0 | 126.7 | 109.4 | 1.2 | .7 | .5 | .4 | - | - | (6) |
| June | 115.3 | 127.5 | 133.1 | 121.2 | 112.8 | 123.3 | 114.1 | 127.9 | 109.6 | 1.4 | .8 | .5 | .4 | - | - | (6) |
| July | 116.7 | 129.0 | 133.1 | 121.9 | 113.6 | 124.6 | 114.8 | 128.9 | 110.1 | 1.6 | .8 | .8 | .4 | - | - | (6) |
| Aug. | 117.9 | 130.0 | 133.2 | 122.6 | 114.3 | 125.3 | 115.2 | 129.6 | 110.5 | 1.4 | .8 | .8 | .4 | - | - | (6) |
| Sept. | 117.5 | 131.3 | 133.5 | 123.7 | 114.0 | 126.2 | 115.1 | 130.9 | 110.9 | 1.5 | .9 | .6 | .4 | - | - | (6) |
| Oct. | 118.1 | 131.9 | 133.6 | 123.8 | 114.7 | 126.9 | 115.2 | 132.0 | 111.4 | 1.6 | .9 | .7 | .4 | - | - | (6) |
| Nov. | 118.5 | 132.5 | 133.2 | 124.2 | 114.4 | 127.6 | 115.8 | 132.6 | 111.8 | 1.7 | .9 | .8 | .4 | - | - | (6) |
| Dec. | 119.1 | 133.4 | 133.2 | 126.1 | 115.4 | 125.2 | 115.7 | 133.6 | 112.6 | 2.1 | 1.2 | .8 | .4 | - | - | (6) |
| 1971 | | | | | | | | | | | | | | | | |
| Jan. | 119.2 | 133.4 | 131.4 | 126.9 | 114.5 | 128.8 | 116.1 | 134.3 | 112.9 | 1.7 | .9 | .8 | .4 | - | - | (6) |
| Feb. | 119.4 | 132.3 | 127.4 | 127.1 | 114.0 | 129.3 | 116.4 | 134.9 | 113.6 | 1.7 P | 1.0 P | .7 P | (6) | - | - | (6) |
| Mar. | 119.8 | 131.2 | 126.0 | 127.4 | 117.0 | 130.4 | 116.7 | 136.2 | 113.9 | 1.9 P | 1.0 P | .9 P | (6) | - | - | (6) |

1/ U.S. Department of Labor, Bureau of Labor Statistics. Total homeownership includes home purchase, not shown separately.

2/ U.S. Department of Commerce, Bureau of the Census. Data for months at seasonally adjusted annual rates.

3/ Mobile Homes Manufacturers Association. Seasonally adjusted annual rate data for months calculated by the Bureau of the Census.

4/ U.S. Department of Commerce, Bureau of the Census. Estimates for 4th quarter of year.

5/ U.S. Department of Commerce, Bureau of the Census. Series for new houses built for sale and sold.

6/ Not available.

P Preliminary.

Note.--Detail may not add to total because of rounding.

based on laws passed in 1968 and 1970, accounted for about 0.4 million starts in 1970. In 1971 the number is expected to rise to 0.5 million, partly because, with the drop in interest rates, the appropriated funds will cover more units.

Mobile homes continued to furnish one-third of all new one-family housing in 1970 as in 1969 (table), a much higher proportion than in the early 1960's. The Housing and Urban Development Act of 1969 and the Veterans Housing Act of 1970 provide for guaranteed Federal Housing Administration loans and for GI loans for mobile homes. This has helped keep the mobile home competitive in the low-cost market as an alternative to subsidized housing.

Vacancies.--Since the last quarter of 1968, vacancies as a percentage of all housing units have remained fairly constant, averaging 1.0 percent for homeowner and 4.8 percent for rental units (table). These rates, reflecting the tight housing market of the last few years, were lower than the 1960-65 averages of 1.3 and 7.6 percent, respectively. In buildings with two or more rental units the situation improved for consumers in 1970, vacancies rising to 6.1 percent, up from 5.6 percent in 1969.

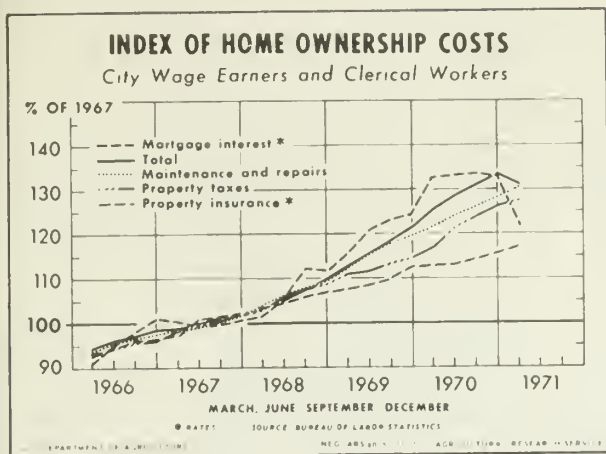
House prices.--The median price of new nonfarm one-family homes for sale was down to \$26,000 in January and February 1971, after reaching a peak of \$27,200 a year earlier. For 1970, the average price was about 5 percent higher than in 1969, a smaller increase than in 1968-69. These price changes reflect the changing proportion of homes of different characteristics (size, location, equipment) as well as changes in prices of similar homes.

The Census Bureau's price index for new one-family houses reached its highest point to date in 1970, but the rate of year-to-year increase slowed. The index went up only 3 percent in 1970, compared with an 8 percent increase in 1969 (table). Monthly data for this index are not available.

CPI for homeownership.--The combined costs of homeownership dropped by 2 percent during the first quarter of 1971, after going up 11 percent in 1970 (table and chart). This drop is all the more noteworthy because in recent years the homeowner-ship component had been rising more sharply than the all-items index. In March 1971 it was 31 percent above the 1967 level (the new base period for the CPI), while the all-items index had risen only 20 percent.

The drop in the homeownership component can be attributed almost entirely to the drop in mortgage interest rates discussed above. Property taxes, property insurance rates, and the cost of maintenance and repairs, other components of the index, have continued to rise. The increase in property taxes reflects the rising cost of local government services. The increase in the cost of maintenance and repairs reflects the increasing costs of services, its principal component. The increase in insurance rates results in large part from the higher costs of repairs and replacements. Purchase costs, the remaining element of homeownership costs, for which no index is published, appear to have remained at about the same level or dropped slightly.

CPI for rent.--Rents have continued to rise--4 percent in 1970 and 1 percent in the first quarter of 1971 (table and chart)--largely because of higher costs for mainte-



nance and repairs (especially services), property insurance, and property taxes. Higher construction costs for new apartments and the continued strong demand for apartments have also contributed to the rise.

--Lucie G. Krassa

Sources: Goldfinger, Nat, "Labor Costs and the Rise in Housing Prices," Monthly Labor Review, May 1970, pp. 60-61.

Joiner, Robert C., "Trends in Homeownership and Rental Costs," Monthly Labor Review, July 1970, pp. 26-31. Federal Reserve Bulletin, March 1971, pp. 167-178. U.S. Department of Housing and Urban Development, Subsidized Housing Production, by Quarter: July 1968 - December 1970. February 16, 1971. Also sources shown in table.

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Table 1.--Estimated annual costs of 3 budgets for a 4-person urban family, spring, 1970 ^{1/}

| Type of family, budget level, and area | Total budget | Cost of family consumption | | | | | | |
|--|-----------------|----------------------------|-------------|---------------|---------------------------|-------------------------------------|-----------------|-------------|
| | | Total 2/ | Food | Housing 3/ | Transpor- tation 4/ | Clothing and personal care | Medical care | Other |
| | <u>Dol.</u> | <u>Dol.</u> | <u>Dol.</u> | <u>Dol.</u> | <u>Dol.</u> | <u>Dol.</u> | <u>Dol.</u> | <u>Dol.</u> |
| LOWER BUDGET | | | | | | | | |
| Urban United States | 6,960 | 5,553 | 1,905 | 1,429 | 505 | 807 | 562 | 345 |
| Metropolitan areas | 7,061 | 5,626 | 1,933 | 1,453 | 481 | 820 | 580 | 359 |
| Nonmetropolitan areas | 6,512 | 5,226 | 1,780 | 1,322 | 610 | 753 | 480 | 281 |
| INTERMEDIATE BUDGET | | | | | | | | |
| Urban United States | 10,664 | 8,205 | 2,452 | 2,501 | 912 | 1,137 | 564 | 639 |
| Metropolitan areas | 10,933 | 8,382 | 2,491 | 2,579 | 916 | 1,153 | 582 | 661 |
| Nonmetropolitan areas | 9,600 | 7,421 | 2,281 | 2,158 | 894 | 1,065 | 483 | 540 |
| HIGHER BUDGET | | | | | | | | |
| Urban United States | 15,511 | 11,346 | 3,092 | 3,772 | 1,183 | 1,655 | 588 | 1,056 |
| Metropolitan areas | 15,971 | 11,658 | 3,162 | 3,915 | 1,204 | 1,676 | 606 | 1,095 |
| Nonmetropolitan areas | 13,459 | 9,949 | 2,785 | 3,133 | 1,091 | 1,555 | 505 | 880 |

^{1/} The 4-person family consists of an employed husband, age 38, a wife not employed outside the home, a 13-year-old boy, and an 8-year-old girl.

^{2/} In addition to family consumption shown separately in the table, the total cost of the budget includes personal taxes, gifts and contributions, life insurance, occupational expenses, and social security, disability, and unemployment compensation taxes.

^{3/} Housing includes the weighted average cost of shelter for owner and renter families, household operation and housefurnishings.

^{4/} Weighted average costs for automobile owners and nonowners.

SPRING 1970 COST ESTIMATES FOR BLS URBAN FAMILY BUDGETS

The costs of the City Worker's Family Budgets rose about 6 percent between the spring of 1969 and the spring of 1970, bringing the U.S. average cost to \$6,960 at the lower level, \$10,644 at the intermediate level, and \$15,511 at the higher level. These costs are for a family of four: a 38-year-old husband employed full time, his wife who is not employed, a boy of 13, and a girl of 8.

The breakdown of these costs is shown in table 1 (page 22). Costs in 39 metropolitan areas are also available in BLS news release USDL-11-606, December 21, 1970. New costs for the family consumption component of the budgets are shown in table 2 for families differing from the "budget family" in size and composition. Family consumption costs include expenses for food, housing, clothing, personal care, transportation, medical care, and other consumption costs. In spring 1970, these expenses came to 80 percent of the total budget at the lower level, 77 percent at the intermediate level, and 73 percent at the higher level. The remainder of the budget covers gifts and contributions, occupational expenses, life insurance, and income and social security taxes.

Table 2.--Estimated annual cost of family consumption^{1/} for selected family types, urban United States, spring, 1970^{2/}

| Family size, type, and age | Lower level | Intermediate level | Higher level |
|--|-------------|--------------------|--------------|
| Single person under 35 years ----- | \$1,944 | \$2,872 | \$3,971 |
| Husband and wife under 35 years: | | | |
| No children ----- | 2,721 | 4,020 | 5,560 |
| 1 child under 6 ----- | 3,443 | 5,087 | 7,035 |
| 2 children, older under 6 ----- | 3,998 | 5,908 | 8,169 |
| Husband and wife, 35-54 years: | | | |
| 1 child, 6 - 15 years ----- | 4,553 | 6,728 | 9,304 |
| 2 children, older 6 - 15 years ^{3/} ----- | 5,553 | 8,205 | 11,346 |
| 3 children, oldest 6 - 15 years -- | 6,441 | 9,518 | 13,161 |
| Single person, 65 years and over | 1,555 | 2,297 | 3,177 |
| Husband and wife, 65 yrs. and over | 2,832 | 4,185 | 5,786 |

^{1/} Consumption costs include expenses for food, housing, clothing, transportation, and medical care but do not include expenses for gifts and contributions, occupational expenses, life insurance, and taxes.

^{2/} For details on estimating procedures, see "Revised Equivalence Scale," BLS Bulletin 1570-2.

^{3/} Estimates for the BLS 4-person family budgets.

"FAIR CREDIT REPORTING ACT" GOES INTO EFFECT

The Fair Credit Reporting Act, which became effective April 25, 1971, protects the consumer's right to an accurate, up-to-date, and confidential credit report.

If, because of an adverse credit report, a consumer is turned down for credit, insurance, or employment, or charged a higher rate for credit or insurance, he must be given the name and address of the reporting bureau. The consumer may visit the credit bureau for information about his records even if his application has not been turned down. If he questions the completeness or accuracy of any item he may ask the credit bureau to reinvestigate. The credit bureau must delete any information found to be inaccurate or no longer verifiable. If the reinvestigation does not settle the dispute, the consumer may file a brief statement presenting his position. At the consumer's request, the bureau must send the correction or statement to anyone who, within the last 2 years, has received a credit report made as part of an investigation for employment and to anyone else who has received a credit report within the last 6 months.

The Act also regulates the use of out-of-date information. In general, adverse information more than 7 years old may not be reported; for bankruptcies the period is 14 years. This information may be kept in the files, however, and may be used when the report is for credit or life insurance of \$50,000 or more or employment at an annual salary of at least \$20,000.

Only those with a legitimate business need for information about an individual may receive a credit report on him. The penalty for obtaining a report under false pretenses is a \$5,000 fine, 1 year in prison, or both.

The Act does not apply to reports utilized for business, commercial, or professional purposes. Its disclosure provisions do not apply to medical information or character information obtained from other individuals.

Source: Public Law 91-508. For further information write Assistant Director for Special Projects, Bureau of Consumer Protection, Federal Trade Commission, Washington, D.C. 20580.

POPULATION GROWTH AND AMERICA'S FUTURE

What impact will future population growth have on the quality of American life? Are population stabilization and redistribution desirable? The Commission on Population Growth and the American Future, appointed by Congress at President Nixon's request, is examining these questions and in 1972 will present recommendations for a national population policy. The proposed policy will not be an end in itself but rather a means to the achievement of other social goals desirable in their own right. Such goals include improving the socioeconomic conditions of disadvantaged minorities and easing the pressures on our resources and environment, our health and educational facilities, and our cities.

Our population reached 100 million in 1915; it now numbers something over 200 million. Recent Census Bureau figures indicate that if families average three children over the next few decades and immigration continues at the present level, our population will reach 300 million in 1996. If the average is two children, that day will be postponed another 25 years to the year 2021. Currently we are reproducing at a rate roughly midway between two and three children, which would bring us to 300 million around the year 2008.

A difference of only one child per family over the next 30 years would have important economic consequences for our society. With an average of three rather than two children, in the year 2000--

- One million extra teachers would be needed;
- Total annual cost of education would be nearly \$40 billion higher (in 1969 dollars);
- Annual cost of health care would be \$14 to \$30 billion higher;
- The economy would have to produce 20 percent more to maintain the present standard of living.

The Commission is examining in detail the environmental, economic, political, and social implications of population growth and distribution. These questions are being asked:

- Will population growth magnify the problems arising from the way we use our resources and technology?
- How will we meet the increased demands for health, education, housing, transportation, and welfare services?
- How will population changes affect the total economy? the size and composition of the labor force? individual industries and businesses?
- How will population changes affect the representational, policy-making, and service aspects of government?
- What are the social and psychological implications of population density?

During the coming year, the Commission will continue to gather and assess information on a wide range of population-related issues. The aim is to determine the effect of short-run population changes and the kind of long-run national population policy that would be compatible with American ethical, legal, and political values and systems.

Source: Commission on Population Growth and the American Future, Population Growth and America's Future. March 1971. For sale for 40 cents by Supt. Doc., U.S. Govt. Print. Off., Washington, D.C. 20402.

1970 SURVEY OF CONSUMER AWARENESS OF CREDIT COSTS

Consumers' awareness of the cost of credit has improved since the Truth in Lending Law became effective on July 1, 1969, a survey made for the Federal Reserve Board indicates.^{1/} This survey covered the first 15 months under the law. A similar survey, conducted in June 1969, serves as a benchmark of consumer awareness of credit costs prior to Truth in Lending. Results from the second survey show that the proportion of borrowers who felt competent to report the interest rates they were paying increased for each type of credit. Users of appliance and furniture loans were still the least likely to think they knew the interest rate, as the following tabulation shows:

| <u>Type of credit</u> | <u>Percent of persons who thought they knew the interest rate</u> | |
|------------------------------------|---|-------------|
| | <u>1970</u> | <u>1969</u> |
| First mortgage loan ----- | 87 | 73 |
| New automobile loan ----- | 79 | 73 |
| Home improvement loan ----- | 73 | 65 |
| Personal loan ----- | 72 | 57 |
| Retail charge account ----- | 68 | 52 |
| Used automobile loan ----- | 66 | 60 |
| Appliance and furniture loan ----- | 58 | 42 |

Borrowers who thought they knew the interest rates they were paying gave a more realistic estimate of those rates in 1970 than in the preceding year. Neither survey attempted to verify the rates that were reported. Knowledge of the rates must be judged by comparison with the range of rates currently being paid.

Households were asked in both surveys whether they had heard of a Federal law requiring that consumers be given certain information about credit terms. A majority, 57 percent, of those interviewed in 1970 said that they had, compared with 45 percent of those surveyed in 1969 after the law was passed but before it became effective. However, in both surveys only about 20 percent of those knowing of the existence of the law knew its name.

^{1/} Annual Report to Congress on Truth in Lending for the Year 1970. Board of Governors of the Federal Reserve System, January 4, 1971.

COST OF FOOD AT HOME

Cost of food at home estimated for food plans at three
cost levels, March 1971, U.S. average 1/

| Sex-age groups <u>2/</u> | Cost for 1 week | | | Cost for 1 month | | |
|-------------------------------|------------------|------------------------|-----------------|------------------|------------------------|-----------------|
| | Low-cost plan | Moderate- cost plan | Liberal plan | Low-cost plan | Moderate- cost plan | Liberal plan |
| | Dollars | Dollars | Dollars | Dollars | Dollars | Dollars |
| <u>FAMILIES</u> | | | | | | |
| Family of 2: | | | | | | |
| 20 to 35 years <u>3/</u> ---- | 18.50 | 23.50 | 28.90 | 80.20 | 102.10 | 125.50 |
| 55 to 75 years <u>3/</u> ---- | 15.10 | 19.70 | 23.60 | 65.70 | 85.10 | 102.40 |
| Family of 4: | | | | | | |
| Preschool children <u>4/</u> | 26.80 | 34.20 | 41.60 | 116.30 | 148.20 | 180.40 |
| School children <u>5/</u> --- | 31.10 | 39.80 | 48.90 | 135.10 | 172.80 | 212.10 |
| <u>INDIVIDUALS <u>6/</u></u> | | | | | | |
| Children, under 1 year - | 3.60 | 4.50 | 5.10 | 15.50 | 19.60 | 21.90 |
| 1 to 3 years ----- | 4.60 | 5.80 | 6.90 | 19.80 | 25.00 | 29.90 |
| 3 to 6 years ----- | 5.40 | 7.00 | 8.40 | 23.60 | 30.40 | 36.40 |
| 6 to 9 years ----- | 6.60 | 8.50 | 10.60 | 28.70 | 36.90 | 46.00 |
| Girls, 9 to 12 years --- | 7.50 | 9.70 | 11.40 | 32.60 | 42.20 | 49.40 |
| 12 to 15 years ----- | 8.30 | 10.80 | 13.10 | 36.00 | 46.80 | 56.60 |
| 15 to 20 years ----- | 8.50 | 10.70 | 12.80 | 36.80 | 46.50 | 55.30 |
| Boys, 9 to 12 years ---- | 7.70 | 9.90 | 12.00 | 33.50 | 43.10 | 52.00 |
| 12 to 15 years ----- | 9.10 | 11.90 | 14.20 | 39.30 | 51.60 | 61.50 |
| 15 to 20 years ----- | 10.40 | 13.30 | 16.00 | 45.30 | 57.50 | 69.50 |
| Women, 20 to 35 years -- | 7.80 | 9.90 | 12.00 | 33.80 | 43.00 | 51.90 |
| 35 to 55 years ----- | 7.50 | 9.60 | 11.50 | 32.40 | 41.50 | 49.90 |
| 55 to 75 years ----- | 6.30 | 8.20 | 9.80 | 27.50 | 35.60 | 42.50 |
| 75 years and over ---- | 5.80 | 7.30 | 9.00 | 25.00 | 31.70 | 38.80 |
| Pregnant ----- | 9.30 | 11.60 | 13.70 | 40.20 | 51.20 | 59.40 |
| Nursing ----- | 10.80 | 13.40 | 15.70 | 46.70 | 58.00 | 68.00 |
| Men, 20 to 35 years ---- | 9.00 | 11.50 | 14.30 | 39.10 | 49.80 | 62.20 |
| 35 to 55 years ----- | 8.40 | 10.70 | 13.10 | 36.30 | 46.30 | 56.60 |
| 55 to 75 years ----- | 7.40 | 9.70 | 11.70 | 32.20 | 41.80 | 50.60 |
| 75 years and over ---- | 7.00 | 9.30 | 11.20 | 30.10 | 40.20 | 48.60 |

1/ Estimates computed from quantities in food plans published in Family Economics Review, October 1964. Costs of the plans were first estimated by using average price per pound of each food group paid by urban survey families at 3 income levels in 1965. These prices were adjusted to current levels by use of Retail Food Prices by Cities, released by the Bureau of Labor Statistics.

2/ Persons of the first age listed up to but not including the second age.

3/ 10 percent added for family size adjustment.

4/ Man and woman, 20 to 35 years; children 1 to 3 and 3 to 6 years.

5/ Man and woman, 20 to 35 years; child 6 to 9; and boy 9 to 12 years.

6/ Costs given for persons in families of 4. For other size families, adjust thus: 1-person, add 20 percent; 2-person, add 10 percent; 3-person, add 5 percent; 5-person, subtract 5 percent; 6-or-more-person, subtract 10 percent.

CONSUMER PRICES
Consumer Price Index for Urban Wage Earners and Clerical Workers
(1967 = 100)

| Group | Mar. 1971 | Feb. 1971 | Jan. 1971 | Mar. 1970 |
|---------------------------------------|--------------|--------------|--------------|--------------|
| All items ----- | 119.8 | 119.4 | 119.2 | 114.5 |
| Food ----- | 117.0 | 115.9 | 115.5 | 114.2 |
| Food at home ----- | 115.1 | 113.9 | 113.4 | 113.4 |
| Food away from home ----- | 124.3 | 123.9 | 123.4 | 117.6 |
| Housing ----- | 122.4 | 122.6 | 122.7 | 116.9 |
| Shelter ----- | 126.7 | 127.3 | 128.0 | 121.1 |
| Rent ----- | 113.9 | 113.6 | 112.9 | 108.8 |
| Homeownership ----- | 131.2 | 132.3 | 133.4 | 125.5 |
| Fuel and utilities ----- | 113.8 | 113.1 | 112.1 | 106.1 |
| Fuel oil and coal ----- | 117.4 | 117.2 | 116.7 | 108.2 |
| Gas and electricity ----- | 113.3 | 112.8 | 111.5 | 105.8 |
| Household furnishings and operation - | 116.4 | 115.9 | 115.4 | 112.4 |
| Apparel and upkeep ----- | 118.6 | 118.1 | 117.6 | 114.6 |
| Men's and boys' ----- | 119.4 | 117.9 | 118.0 | 115.7 |
| Women's and girls' ----- | 118.3 | 118.5 | 117.4 | 114.0 |
| Footwear ----- | 120.5 | 119.9 | 119.8 | 116.6 |
| Transportation ----- | 117.8 | 117.5 | 117.5 | 109.7 |
| Private ----- | 115.9 | 115.8 | 115.8 | 108.0 |
| Public ----- | 136.0 | 134.4 | 133.9 | 125.5 |
| Health and recreation ----- | 120.6 | 120.2 | 119.8 | 114.2 |
| Medical care ----- | 126.8 | 125.8 | 124.9 | 118.2 |
| Personal care ----- | 115.8 | 115.4 | 115.3 | 112.2 |
| Reading and recreation ----- | 117.7 | 117.5 | 117.3 | 111.2 |
| Other goods and services ----- | 119.4 | 119.1 | 118.9 | 114.0 |

Source: U.S. Department of Labor, Bureau of Labor Statistics.

Index of Prices Paid by Farmers for Family Living Items
(1967 = 100)

| Item | April 1971 | March 1971 | Feb. 1971 | Jan. 1971 | Dec. 1970 | April 1970 |
|---------------------------|---------------|---------------|--------------|--------------|--------------|---------------|
| All items ----- | 117 | 117 | 117 | 116 | 116 | 113 |
| Food and tobacco ----- | - | 114 | - | - | 113 | - |
| Clothing ----- | - | 124 | - | - | 123 | - |
| Household operation ----- | - | 115 | - | - | 113 | - |
| Household furnishings --- | - | 113 | - | - | 112 | - |
| Building materials, house | - | 120 | - | - | 116 | - |

Source: U.S. Department of Agriculture, Statistical Reporting Service.